ORDER CONDITIONALLY GRANTING RELIEF FROM THE AUTOMATIC STAY

Upon the Motion of BSI Financial Services, as servicer for Visio Financial Services, Inc. (together with any successor or assign, "Movant"), dated August 28, 2020, with exhibits attached thereto, submitted in support of said application, with proof of service upon the Trustee, Debtor, Debtor's Attorney, Chapter 13 Trustee and U.S. Trustee;

NOW, upon the motion of Friedman Vartolo, LLP, attorneys for Movant, upon the consent of the Debtor and Debtor's Attorney, it is hereby:

ORDERED, that the motion of Movant is conditionally granted as set forth below, and it is further

ORDERED, that on or before January 31, 2021, the Debtor shall become current on all real estate taxes concerning the property commonly known as 46 Barnard Street, Buffalo, NY 14206 (the "Property"), either by stipulation with the relevant taxing authority to cure and maintain the default through an amended Chapter 13 Plan, or by payment in full of all arrears; and it is further

ORDERED, that on or before January 31, 2021, the Debtor shall file a motion to amend the confirmed Chapter 13 plan, to include cure of any and all delinquent post-petition taxes concerning the Property from any relevant taxing authority; and it is further

ORDERED, that going forward the Debtor shall remain current on all tax bills concerning the Property from any relevant taxing authority; and it is further

ORDERED, that in the event the Debtor fails to become current on taxes or fails to file a motion to amend the confirmed Chapter 13 plan by the given deadline, or fails to maintain current future taxes and thereafter fails to cure the default within ten (10) days from the date of service of a written Notice of Default on the Debtor, and Debtor's Attorney, the Movant may file an Affirmation of Non-Compliance together with a proposed Ex-Parte Order Granting Relief from the Automatic Stay. Upon issuance of the Ex-Parte Order, the Automatic Stay shall be deemed vacated with respect to the Movant, allowing the Movant, its agents, successors and/or assigns in interest to exercise all rights available to it under applicable state law with respect to the Property so Movant, its agents, successors and/or assigns in interest may take any and all action under applicable state law to exercise its remedies against the Property; and it is further

ORDERED, that in the event that three (3) Notices of Default have been sent to Debtor and Debtor's Attorney as a result of three defaults under this Order, the Movant may file an Affirmation of Non-Compliance together with a proposed Ex-Parte Order Granting Relief from the Automatic Stay. Upon issuance of the Ex-Parte Order, the Automatic Stay shall be deemed vacated with respect to the Movant, allowing the Movant, its agents, successors and/or assigns in interest to exercise all rights available to it under applicable state law to exercise its remedies against the Property so Movant, its agents, successors and/or assigns in interest may take any and all action under applicable state law to exercise its remedies against the Property; and it is further

ORDERED, that in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect; and it is further

ORDERED, that the Movant shall promptly report to the Chapter 13 Trustee any surplus monies realized by any sale of the Property.

SO STIPULATED:

By: /s/ Lee J. Fabiatos

Lee J. Fabiatos, Esq. Attorney for Debtor 6161 S. Park Ave Hamburg, NY 14075 Date: December 21, 2020

By: /s/ Katherine Heidbrink

Katherine Heidbrink, Esq. Attorney for Movant 1325 Franklin Avenue Suite 230 Garden City, NY 11530 Date: December 21, 2020

SO ORDERED:

Dated: _____ DEC 2 8 2020

Hon. Carl L. Bucki, U.S.B.J.

